

SAN DIEGO CHARGERS

HON. RON PACKARD

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 18, 1995

Mr. PACKARD. Mr. Speaker, the people of San Diego are supercharged. Coming back from a 7-point halftime deficit, the Chargers steamrolled over the Pittsburgh Steelers. Not even the persistent environmental disasters back home could keep this team from hopping a plane to Miami. The Chargers are going to their first Super Bowl in franchise history.

This year's Super Bowl will be a classic northern California versus southern California battle. Whatever the consequences might be, this underdog team has come back with a vengeance time after time. The people of San Diego and their team are heading to Miami full of determination and pride. I pay tribute to their commitment and cohesion as they charge forward to the Super Bowl.

TRIBUTE TO THE COLQUITT
COUNTY PACKERS**HON. SAXBY CHAMBLISS**

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 18, 1995

Mr. CHAMBLISS. Mr. Speaker, I have come to the floor today to bring to this House's attention the tremendous achievements of my hometown's football team, the Colquitt County Packers. On Saturday, December 17, this team defeated one of the strongest high school football teams in the country, the Valdosta Wildcats—also from my district—to win the AAAA State Football Championship.

As father of one of the players, I had the opportunity to watch this group of fine young men overcome great odds to go undefeated in their longest winning streak ever and to win their first State championship.

As many of you are aware, high school football in south Georgia is not just a game—it's a way of life. Valdosta, also known as Winnersville, USA, is the future home of the High School Football Hall of Fame, and I am proud to be a part of the tradition that makes up south Georgia football.

Mr. Speaker, I hope that you will all join me in congratulating the players, the coaches, the cheerleaders, the bands, the fans, and everyone else who has helped make south Georgia football some of the best in the United States.

TRIBUTE TO SGT. JAY CUTHBERT

HON. CARRIE P. MEEK

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 18, 1995

Mrs. MEEK of Florida. Mr. Speaker, after 40 years of dedicated service on the Metro-Dade Police Department, Sgt. Jay Cuthbert has retired. I speak for our entire Dade County community in expressing our deepest gratitude for his exemplary work over four decades of faithful and courageous service.

By any standard, Sergeant Cuthbert is a remarkable public servant. He dedicated his en-

tire career to one of the toughest and most difficult jobs in our society—law enforcement. He has devoted his life's work to the care and protection of the people of our Dade County community.

Mr. Speaker, we are grateful to Sergeant Cuthbert for the countless families and individuals who have benefited from his compassion and untiring efforts. I want him to know of my deepest respect for what he has done for all of us over these past 40 years, and above and beyond the call of duty.

A grateful community says thank you for a job well done.

EXPLANATORY STATEMENT

HON. LYNN C. WOOLSEY

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 18, 1995

Ms. WOOLSEY. Mr. Speaker, due to pressing business of responding to the floods in my district, I was unable to arrive in time to vote on S. 2, the Congressional Accountability Act. Had I been present, I would have voted "aye," as I did during House consideration of this bill, and I ask unanimous consent that my statement be included in the RECORD.

CONSUMER REPORTING REFORM
ACT OF 1995**HON. HENRY B. GONZALEZ**

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 18, 1995

Mr. GONZALEZ. Mr. Speaker, today I am introducing the Consumer Reporting Reform Act of 1995, a bill to change the way the consumer reporting industry conducts business. Like its predecessors, this bill will lead to increased accuracy in credit reports and result in an industry that is both more responsive to consumer complaints about errors and more cognizant of the consumers' right to financial privacy.

I have worked on legislation to overhaul the credit reporting system and credit bureaus for the past several Congresses. The 25-year-old law that governs this industry has simply failed to keep pace with the exploding technology in this area and the new issues it presents. When the Fair Credit Reporting Act was enacted, many credit bureaus were keeping manual records. Today, the big three credit bureaus each have 200 million computerized files on American consumers. Nearly every decision made about us—whether to approve a loan, rent an apartment, insure property, or offer a job—could involve a credit report. The credit bureaus must get it right. But, with the enormous numbers of files and information amassed by the credit bureaus on American consumers, the implications for errors and invasions of privacy are staggering.

The issues that plagued consumers when Congress first began looking anew into this area in the 1980's have not been resolved by the mere passage of time. I am sure my colleagues recognize the anguish consumers feel when a computer wrongly labels them deadbeats and shows up on their credit reports. In Vermont, this happened to an entire town. And imagine the enduring damage that a credit bu-

reau can do by failing to correct an error. I know that Members of this House have experienced the frustration of an unresponsive credit bureau firsthand or have heard the anger of their constituents. And, in an age where computers talk to each other, companies are gaining more and easier access to sensitive financial information about consumers without the consent or even the knowledge of consumers.

Congress cannot stand idle as errors on credit reports wreck peoples' lives. Congress cannot turn a blind eye as companies and machines transfer reams of financial and personal information about consumers who remain in the dark. And yet the current Fair Credit Reporting Act does not go far enough to prevent such errors or such incursions into consumers' privacy from occurring.

Congress has taken a good hard look at these problems. I and my colleagues on both sides of the aisle, particularly Chairman LEACH, worked long and hard last year with representatives of consumer groups and the credit reporting industry to craft the very fair and balanced bill that the House passed twice last year on a voice vote. The legislation I am introducing today is virtually identical to last year's compromise bill. Let me emphasize that the bill I am introducing does not contain my wish list for reforms—it is a genuine compromise. And it is a product of earnest, good faith negotiation between Democrats and Republicans and between industry and consumer groups.

In sum, the bill requires that consumers be educated about their rights regarding their credit reports; it provides consumers with cheaper access to their reports; it allows consumers to put a stop to some of the junk mail that fills their mail boxes; it provides for prompt correction of errors in credit reports; and it gives consumers a right of action against businesses that neglect to correct errors in the course of a reinvestigation. This bill also provides new opportunities for businesses to prescreen consumers for credit and to share information about consumers among affiliated companies.

Because of the need for reform, and the overwhelming bipartisan consensus on this piece of legislation that was demonstrated repeatedly last year, the House should proceed expeditiously with consideration of this bill. The consumers of this country should not and will not tolerate further delay.

TRIBUTE TO BILL ROSENDAHL

HON. HOWARD L. BERMAN

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, January 18, 1995

Mr. BERMAN. Mr. Speaker, I am honored to pay tribute to Bill Rosendahl, senior vice president of Century Cable Television, whose commitment to public affairs and political programming is unsurpassed. Since 1987 Bill has been host of "Week in Review," a talk show that brings together journalists, politicians and consultants for an often fascinating discussion of the issues. There is nothing like it on any television station in southern California.

Along with his duties on "Week in Review," Bill spends much of his time interviewing politicians and, during election season, candidates,